Abstract of Disclosure

A financial transaction network includes a customer network serviced by a host processor. The financial transaction network provides customers with a plurality of diverse and interchangeable financial products and financial services that customers may utilize to directly manage their financial assets. The host processor acts as a communications switch validating incoming transaction requests and routing them to specialized subsystems. The host processor maintains central records that can be accessed by network participants. The financial transaction network enables customers to continually interchange account values relating to any financial product, or financial service within the network. With its accessibility, speed and finality of settlement, the network permits these interchanges to be accomplished with maximum efficiency.

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